



OFFICE: 7349 Ulmerton Road • Largo • FL 33771 • (727) 531-0761

BAY RANCH

• R E V I E W •

C

December • 2025

Issue 10
49th Year

Ernie's Dream Team from East Bay Oaks MHP

Photo: Jeryl Danieli, Dominic Danieli, Elaine Mihara, Ernie Ranger, Anne Emond, Florence Brown, Sara Spanos and Mich Emond / Photo Credit: David MacAskill



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BAY RANCH MOBILE VILLAGE Park Management

The Clubhouse is open, and many activities are up and running. Status of activities will change as snowbirds return. Check the bulletin board at the clubhouse for updates on activities.

Bay Ranch Village LLC, 7349 Ulmerton, Largo, FL 33771

Manager.....Carol Alvey
MaintenanceWayne Perkins
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Office OpenMonday, Wednesday, Friday
.....9:00 a.m.-12:00 noon & 1:00-3:00 p.m.
Office Closed.....Tuesday & Thursday

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Glenn Bonne

Vice President Tom Klapak

Residents Club Representative Paige Andrews

Secretary Laura Anderson

Treasurer Mindi Jordon

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Vice President:	Patty Harwood.....	Coach 1395	240-505-5893
Secretary:	Kathy Trombini.....	Coach 259	727-831-5144
Treasurer:	Cathy Griffin	Coach 244	315-783-7701

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.....	Mary Ward	Coach 175	727-424-8923

Bay Ranch Review

Cathy Griffin.....	Editor	Coach 244.....	315-783-7701	cat846@yahoo.com
Cindy Devinney.....	Members	Coach 1342.....	550-7377	
Jeanne Hunter		Coach 1314.....	432-9792	
Paige Andrews	Delivery	Coach 113.....	543-9871	

Wanted one-time or monthly articles. Contact Cathy Griffin.

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Ambulance Fund,

Cathy Griffin Coach 244 315-783-7701

1039	Fostvedt	Jean	12/01/2025
322	Brock	Florence	12/12/2025
191	Klapak	Tom	12/24/2025
120	Harvey	Deb	12/31/2025
120	Albon	Scott	12/31/2025



The Ambulance Fund is open to all residents for \$2.50 per person per year. Payment qualifies members for 1 emergency transport per person per year. The fund pays the balance of the bill, up to \$75, after Medicare and insurance. Membership period is stated on your card. There are no grace days.

Manager’s Moment

Carol Alvey

I am hoping you notice that we have been working to clean up the park. Palm trees are being trimmed and if a tree looks like it’s falling or could do damage, we are cutting it down.

We need everyone to work on getting their carports cleaned up and your coach power washed if needed. If you had damage from any of our storms, you must get this cleaned up and repaired.

Notices have gone out where there were some concerns and there will more sent out as needed. If you receive a notice and don’t clean up or respond, the park will have someone complete this and you will be billed. Failure to pay will result in the amount to be added to your lot rent.

Vehicles that are not registered or are sitting with flat tires cannot be left parked in your car ports/driveway. Get them registered, fix the flat or get them moved.

Everyone wants to live in a better, cleaner park, yet we still have those who are abusing the dumpster area. There should not be any garbage left sitting on the ground around the dumpster area. You are responsible for getting rid of any large items that will not fit in the dumpster. Sadly, a few refuse to keep that area clean.

On the brighter side, Mr. Larson will again provide the meat for the Christmas dinner as he did for Thanksgiving.

I would like to wish all of our residents here at Bay Ranch Happy Holidays and hoping you have a blessed and healthy New Year.





Editor Notes

It's so good to see some of our friends returning, hopefully we can get more residents involved in the activities.

I've been trying to spotlight some of the great residents we have here by saying thank you. This month I think I need to call it Thank you and Thank You for the memories.

Of course, I'm talking about Charlotte Augustine. We lost Charlotte in late October, who is now with her son and daughter, who she wanted to be with again.

Anyone who knows Charlotte will always remember her for several things. First, she was always willing to help when and wherever she could. She was always there to sell 50-50 tickets, Charlotte was always the Angel in the Christmas Pageant, Charlotte was stage manager for many Variety Shows and even participated in several skits. Charlotte was on the Resident's Club Board for many years and loved planning those special events. Charlotte was an avid Bingo player and often was seen helping to sell there also. For Halloween parties, you just never knew what she would come as. Always a hoot.

Most of all. If you ever received a card from Charlotte, there was always and I mean ALWAYS more confetti than one could ever use. I always wondered if she was pasrt owner in a confetti company. But that was our Charlotte.

Personnel memories of Charlotte were she always had the most beautiful nails and she took great pride in them. My favorite memory is September was Charlottes Birthday Month. She always celebrated all month long and we celebrated with her. To this day when I think of September all I think of is Charlottes Birthday month.

Closing, my friend, we will miss you often, but we are better for knowing you. And thank you for all the wonderful memories.





Resident Club News

December has shown up quickly and what a pleasure to see some of our returning residents back here at the Ranch. Activities planned are a Breakfast Buffet which is all you can eat on the 13th, Starting around 8:30 – 10 and only \$8.00. Plates and flatware provided. Come down and visit with your friends and neighbors.



Buffalo Bingo will be held on the 18th at 6:30 in the clubhouse.

To finish off the month and the New Year, we will have our Annual New Year's Eve Party. Hours will be 8:00-12:00 with DJ Rick spinning the tunes and your requests. Theme will be Winter Wonderland and if anyone has decorating ideas or wants to help, let any board member know or come and join us at a Monday morning meeting. Appetizers to enjoy will be provided, we will also have door prizes and our usual 50/50. Rumors are out that besides the midnight champagne toast, there will be Jello shots also. It sounds like a great time so be sure to come and join in the fun. Tickets are available for pre-sales with the price being \$15.00 per person or grab a friend and split the cost of 2 for \$25.00.

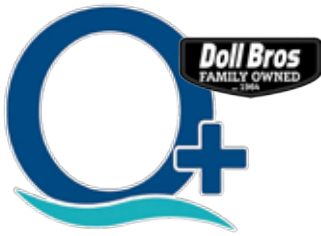
Just a thought come on down and join us at the clubhouse, you would not have to worry about DWI or worrying about someone else who may have celebrated to much.

Welcome to New Residents

Lot 1393 Susan Luque & Antonio Fortunato
Lot 194 CJ Braemer
Lot 1403 George & Elizabeth Maddox
Lot 276 Franc Acevedo & Theresa Laurain
Lot 1418 Lori Mallory & Taylor Penwell



Happy Holidays!



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www.usa.gov/scams-and-fraud

Identity Theft

Warning signs of identity theft

- Bills for items you did not buy
- Debt collection calls for accounts you did not open
- Information on your credit report for accounts you did not open
- Denials of loan applications
- Mail stops coming to, or is missing from, your mailbox

How to report identity theft

- To report identity theft, contact:
 - The **Federal Trade Commission (FTC)** online at IdentityTheft.gov or call 1-877-438-4338
 - The three **major credit reporting agencies**. Ask them to place fraud alerts and a credit freeze on your accounts.
 - The **fraud department at your credit card issuers**, bank, and other places where you have accounts

How to protect yourself from identity theft

- **Do not answer phone calls**, texts, social media messages, or email from numbers or **people you do not know**.
- Do not share personal information like your bank account number, Social Security number, or date of birth.
- **Collect your mail every day** and place a hold on your mail when you will be on vacation or away from your home.
- Review credit card and bank account statements. Watch for and report unauthorized or suspicious transactions.
- **Understand how ATM skimming works** and how to protect yourself
 - Learn when it is safe to use a public Wi-Fi network
 - Store personal information, including your Social Security card, in a safe place. **Do not carry it in your wallet.**

Imposter Scam

The top types of imposter scams:

An imposter scammer may call, text, or email to convince you they are **someone in authority**. They may even use caller ID to make it look like they are calling from an official government or business' number. To commit identity theft, they try to get you to send money or a gift card or share personal information.

- **Government** imposter scams - Unless you contact them first, government agencies typically initiate communication with you by letter. Unexpected contact or demands through any other method may be a scam.
- **IRS** imposter scams - scammers pretend you owe the IRS money for taxes and may threaten legal action
- **Social Security** imposter scams - scammers claim there is a problem with your Social Security account or promise to increase your benefits
- **Charity** scams - scammers pretend to be from a real or fake charity and try to get you to contribute
- **Grandparent** scams - scammers pretend to be a grandchild or other relative who needs emergency financial help
- **Tech support** scams - scammers tell you your computer's security is at risk and try to remotely access your device and steal personal information or ask for payment
- Scammers may also pretend to be from your **bank or a company you do business with**. You might be told you owe money or there is a problem with your account.

ReportFraud.ftc.gov

Report Imposter Scams Online to the Federal Trade Commission





JUST SAYIN'

Jeanne Hunter



The sheep spend their whole lives fearing the wolf, only to be eaten by the shepherd. Once you understand this statement the game changes and you start to understand politics.

I'm still waiting patiently for the wisdom that comes with old age, Anyone else?

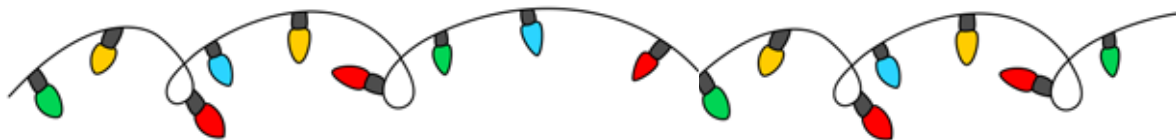
Gas prices are so high I went to a car dealership and test drove three cars to run my errands. Keep following for more money saving tips!

Pause for some serious information...Did you know that our congressional representatives and their staff were available to help us citizens work through government red tape? I know two people who tried to get social security disability. They had to hire lawyers who get a percentage of the back payment when it finally comes in. It seems to be an automatic that this request will be denied. I guess the government hopes you will give up. Months pass in between communications and the attorneys don't do anything extra; they just know how to fill out requested forms and wait. Both people contacted their representative's office and within weeks were receiving disability.

Last week I got a mailer from Representative Anna Paulina Luna. I love her name, it just rolls off your tongue. Anyway, it was one of those things filled with accomplishments and reasons to vote for her. Unfortunately, most people don't read these, just toss them. This one contained important information. "Need help with a federal agency? Rep. Luna's team can assist with:" followed by a long list of agencies including Veterans Benefits, IRS, Medicare, Social Security, Consumer Protection and more. Phone numbers and addresses listed: 9200 113th Street North, Suite 305 in Seminole, (727) 610-3980. And the Washington phone number is (202) 225-5961.

It's crazy how you used to have to wait nine months to find out if your baby was going to be a boy or a girl. These days you have to wait at least 25 years and even then could be a girl, could be a boy, could be a dog or a dinosaur or a lamp!

I went for a job interview at FedEx. I said, "I apologize for being late. I went to the wrong address." They made me regional manager.





And God Created the Cat



On the first day of creation, God created the cat.

On the second day, God created man to serve the cat.

On the third day, God created tuna, mice and all the animals of the earth to serve as potential food for the cat.

On the fourth day, God created honest toil so that man could labor for the good of the cat.

On the fifth day, God created the ball of yarn, the feather thingie on a string, and the catnip mouse so that the cat might or might not be amused.

On the sixth day, God created veterinary science to keep the cat healthy and the man broke.

On the seventh day, God tried to rest, but the cat woke him at 5:00 am.

Yesterday I had a flat tire on the highway, so I eased my car over to the side of the road, got out, opened the trunk, took out two cardboard men, unfolded them and stood them at the rear of my car facing traffic. They're dressed in open trenchcoats. They look so lifelike you wouldn't believe it. Traffic started slowing down to look at my lifelike men and, of course, traffic started backing up. Everyone beeped their horns and waved like crazy.

It wasn't long before a state trooper pulled up behind me. When he got out of his car and started walking towards me, I could tell he wasn't a happy camper. "What's going on here?" he demanded. "My car has a flat tire," I said. "Well, what are these cardboard men doing here by the side of the road?" he demanded. I couldn't believe he didn't know, so I said, "Hellooooo.... those are my emergency flashers."

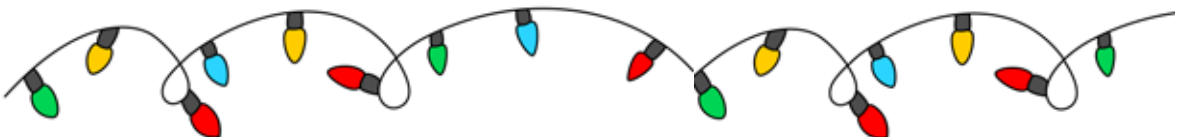
And for the holidays...

THE FOUR STAGES OF LIFE

1. You believe in Santa Claus
2. You don't believe in Santa Claus
3. You are Santa Claus
4. You look like Santa Claus



Merry Christmas, Bay Ranch!



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Funny Christmas Quotes

“Son of a nutcracker!” — Buddy, Elf
“Santa Claus has the right idea. Visit people only once a year.” — Victor Borge



“You know you’re getting old when Santa starts looking younger.”

— Bart Simpson, *The Simpsons: Miracle on Evergreen Terrace*

“Sending Christmas cards is a good way to let your friends and family know that you think they’re worth the price of a stamp.” — Melanie White

“Elves with attitude.” — E.L.F.S. Leader, *The Santa Clause*

“I don’t know what to say, except it’s Christmas, and we’re all in Misery!”

— Ellen Griswold, *The Griswolds*

“For Christmas this year, try giving less. Start with less attitude. There’s more than enough of that in the world as it is — and people will usually just give it back anyway!”

— Anne Bristow



“Three phrases that sum up Christmas are: Peace on Earth, Goodwill to Men, and Batteries not Included.” — Unknown

“Merry Christmas, you filthy animal.”

— Kevin McCallister, *Home Alone 2*

“We elves try to stick to the four main food groups: candy, candy canes, candy corns, and syrup.” — Buddy,

Christmas Jokes

Entering Heaven

Three men died on Christmas Eve and were met by Saint Peter at the pearly gates.

"In honor of this holy season," Saint Peter said, "You must each possess something that symbolizes Christmas to get into heaven."

The first man fumbled through his pockets and pulled out a lighter. He flicked it on. "It represents a candle," he said. "You may pass through the pearly gates," Saint Peter said.

The second man reached into his pocket and pulled out a set of keys. He shook them and said, "They're bells." Saint Peter said, "You may pass through the pearly gates."

The third man started searching desperately through his pockets and finally pulled out a pair of women's glasses.

St. Peter looked at the man with a raised eyebrow and asked, "And just what do those symbolize?"

The man replied, "They're Carol's."



continued on page 12



You Better be Good

Sarah and her thirteen-year-old sister had been fighting a lot this year. This happens when you combine a headstrong two-year-old, who is sure she is always right, with a young adolescent.



Sarah's parents, trying to take advantage of her newfound interest in Santa Claus, reminded the two-year-old that Santa was watching and doesn't like it when children fight. This had little impact.

"I'll just have to tell Santa about your misbehavior," the mother said as she picked up the phone and dialed. Sarah's eyes grew big as her mother asked "Mrs. Claus" (really Sarah's aunt; Santa's real line was busy) if she could put Santa on the line. Sarah's mouth dropped open as Mom described to Santa (Sarah's uncle) how the two-year-old was acting. But, when Mom said that Santa wanted to talk to her, she reluctantly took the phone.

Santa, in a deepened voice, explained to her how there would be no presents Christmas morning to children who fought with their sisters. He would be watching, and he expected things to be better from now on.

Sarah, now even more wide eyed, solemnly nodded to each of Santa's remarks and silently hung the phone up when he was done. After a long moment, Mom (holding in her chuckles at being so clever) asked, "What did Santa say to you, dear?"

In almost a whisper, Sarah sadly but matter-of-factly stated, "Santa said he won't be bringing toys to my sister this year."

Clubs and Organizations

Ash Emperors

Cigar Dudes are now known as the Ash Emperors and will be meeting every other Saturday at 1PM at Cozy Cigar, which is located on West Bay in Largo.

If interested or have questions, please call Adam Pirhofer at 623-7808 or Dave Andrews at 727-542-6917.



Bid Euchre

We are back on Friday afternoon at 1:00 at the clubhouse.

Bingo

Cindy Devinney 550-7377

We start selling at 5pm. We stop selling at 6pm and Bingo starts at 6:30.

We need more people to come, so we can continue to play through the summer. So come on down for a night of fun, and who knows, you might even win.

Please no large bills.





Buffalo Bingo

Buffalo Bingo is a form of Bingo, but played with a set of dice, a game card and pennies. It will usually be held on the third Thursday of the month at 6:30. All are welcome. All you need is you and about 50 pennies, we have the cards all ready for you. (We can make change if you are short pennies).



Canasta

We will meet every Tuesday at 1:00

Card Bingo

Adam Pirhofer at 623-7808

This is Bingo where every 4-some (and sometimes 3-somes) deals out a full deck of cards, then discards the card as the caller calls it. Whoever runs out of cards first wins the pot of 1 quarter for each player. Held on Wednesdays, calling starts at 6:30.



Chorus

Rehearsals will be starting on November 12th at 9am

Sunday December 7th at 1:30 we will hold our rehearsal for the Christmas Concert. The concert will be on the 10th of December at 7:00pm

Sunday December 21st, we will have our annual tree lighting at 7pm.

New and existing residents: If you like to sing or just want to be part of a fun group, please come join us, all you need to do is just show up. All are welcome. Can't carry a tune in a basket?? Maybe Becky will have a basket for you, so no excuses, Come join us

Becky Webber

Chorus Director

beckywebber61@gmail.com



Coffee Klutch

Held at the clubhouse every Monday just before the Residents Club meeting. SO, plan on coming down, have a cup of Joe, a donut, and a great visit with your fellow Ranchers.



CORN HOLE

Dawn Fear-Walters

Cornhole is back! Playing starts at 6:30. But please be there to sign up by 6:15.



continued on page 14



CRAFTS

We are back crafting again. Everyone is welcome and to bring whatever project you are working on. We meet on Fridays at 9:30. So come on down to the clubhouse and join in the friendship and comradery.



Euchre

Come join us Tuesday evening at 6:30. Don't forget to bring your dollar.

Fitness For Life

The water and wind have turned chilly, so we are back in the clubhouse. We are doing some chair and modified workouts. Our aim is to keep moving so come join us and do what you can. Let's keep moving together.

We meet on Tuesday and Thursday at 9AM.



Golf

Off the greens until fall.



HOA

Elections for the HOA will be coming up the first of the year. If you are interested in running for a position on the HOA board, please submit your nomination in writing and include your name, phone number and lot number and give it to Dawn Walters Lot 127 by December 3rd, which is the deadline.



Hoss Collar

See you at the courts soon. Keep watch for start date. Usually on a Saturday.

Karaoke

Adam Pirhofer 623-7808

Bring your voice, beverages, and you down and join in the fun and entertainment. As usual subject to change.

If you can sing or not come out and join in the fun, there is no judging here. Want some free entertainment? Come on down to the clubhouse and enjoy the music and cheer on your fellow Rancher.



Koffee Klatch

Come join us at 8:30-9 for coffee and doughnuts or muffins or whatever we can find. Join in the conversation and meet some of your fellow Ranchers.



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Ladies Having Fun

Cindy Douglas 260-715-0646

The ladies meet on the last Friday of the month. Sign up and location will be posted at the clubhouse two weeks prior. Please remember to sign up, so an accurate count may be given to the restaurant. Besides a great meal and company, there will be a 50/50 and a door prize. Please come join us for a good time. All are welcome!



Library

Bonnie Bach, Coach 1051

Books in the library are donated by Bay Ranchers.

Come on in and borrow a book or drop off the ones you have read. Please put books in the tote and we will put them back on the shelf. Looking for any large print books. Sorry. No magazines please.



Residents' Club.

Meetings start at 9am right after Koffee Klatch. Want to stay informed and help plan events?? Then join us every Monday. Hope to see you there.

Shuffleboard

Shuffleboard is going to be revamped into shuffle fun. It will be anyone who wants to play will come join in and we will divide into teams and play each other here. Don't know how to play and want to learn? Contact Wayne Jones Coach 224 or at 416-813-2493 or Patty Harwood Coach 1395 240-505-5893. Starting soon.



Stein Studs

Adam Pirhofer 623-7808

Stein Studs (and Beer Babes) are a group of folks who enjoy the sampling of Craft Beers from local, as well as everywhere else, brewers.

But we also enjoy craft and other distilled spirits and cocktails.

We are so blessed in the Tampa Bay region to have such diverse and numerous amounts of breweries and distilleries in our area. As well as fine drinking establishments to sample the abundance of liberations.

We normally meet at Willard's Tap House,

12500 Starkey Rd, Largo, FL 33773, on Friday's at 2:00 pm. But if someone would prefer distilled libations, we are happy to make trips for those.

Let me know if you have any suggestions,

Apirhofer@hotmail.com



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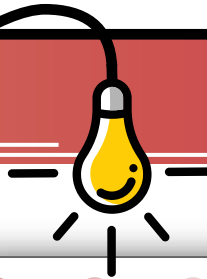
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Sunday	Monday	Tuesday
	<div>1</div> <p>8:30 Koffee Klatch 9:00 Residents' Club</p>	<p>9:00 Fitn 1:00 Can 6:30 Cor</p>
<div>7</div> <p>Pearl Harbor Remembrance Day</p>	<div>8</div> <p>8:30 Koffee Klatch 9:00 Residents' Club 9:00 Officer Bowling at Meeting 12:00 Food Pantry</p>	<p>9:00 Fitn 1:00 Can 6:30 Cor</p>
<div>14</div>	<div>15</div> <p>8:30 Koffee Klatch 9:00 Residents' Club</p>	<p>9:00 Fitn 1:00 Can 6:30 Cor</p>
<div>21</div> <p>7:00 Tree Lighting</p>	<div>22</div> <p>8:30 Koffee Klatch 9:00 Residents' Club</p>	<p>9:00 Fitn 1:00 Can 6:30 Cor</p>
	<p>First Day of Winter</p>	
<div>28</div>	<div>29</div> <p>8:30 Koffee Klatch 9:00 Residents' Club</p>	<p>9:00 Fitn 1:00 Can 6:30 Cor</p>

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2 Fitness for Life Pasta Pinhole	3 Card Bingo 6:30pm	4 9:00 Fitness for Life	5 Crafts/Swedish Weaving 9:30 2:00 Stein Studs 6:30 Bingo	6
9 Fitness for Life Pasta Pinhole	10 Card Bingo 6:30pm 7:00 Christmas Con- cert	11 9:00 Fitness for Life	12 Crafts/Swedish Weaving 9:30 2:00 Stein Studs 6:30 Bingo	13 8:30-10:00 Breakfast
16 Fitness for Life Pasta Pinhole	17 Card Bingo 6:30pm	18 9:00 Fitness for Life 6:30 Buffalo Bingo	19 Crafts/Swedish Weaving 9:30 2:00 Stein Studs 6:30 Bingo	20
23 Fitness for Life Pasta Pinhole	24 Card Bingo 6:30pm Christmas Eve	25 9:00 Fitness for Life 2:00 Christmas Din- ner Christmas	26 Crafts/Swedish Weaving 9:30 2:00 Stein Studs 6:30 Bingo	27
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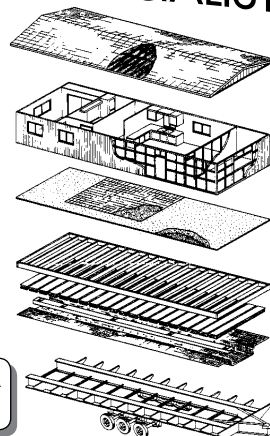
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A CHRISTMAS CAROL: Fast Facts



Called “the second greatest Christmas story ever told,” Charles Dickens’ *A Christmas Carol* has endured generations of faithful audiences since its publication in 1843. History and literary lore tell of the author’s speedy writing and self-financed publication of the novel — he wrote the story in six weeks, printed 6,000 copies that sold out in five days, and only turned a meager profit because he had foot the bill for printing.

Nevertheless, Dickens’ story about a sinner who’s given one last chance at redemption has proven to be a timeless work of art that’s fostered much scholarly research. Take a look at a few facts that reflect the historical and personal context of *A Christmas Carol*.

The cranky, miserly Ebenezer Scrooge is thought to have been inspired by two historical figures: Thomas Malthus and John Elwes. Malthus was an economist who wrote that population growth would diminish the opportunities of the population. He associated his views with Charles Darwin’s theory of natural selection and advocated against assisting the poor in the hope that it would “decrease the surplus population.” Dickens includes Malthus’s philosophy in one of Scrooge’s infamous passages: “And the Union workhouses? Are they still in operation? ... If they would rather die, they had better do it, and decrease the surplus population.”

Elwes was a politician who was extremely frugal despite having incredible wealth. He inherited £100,000 (about \$13 million today) from his father’s death in 1718, and then inherited £250,000 (about \$32 million) in 1763 from his uncle’s death. He reportedly dressed very poorly, rarely sought medical care and let his mansions crumble for lack of upkeep. He would even go to bed very early to avoid buying candles for night time and eat molding food to avoid buying fresh food. He died in 1789 and left an estate of £500,000 (about \$67 million) to his sons.

Dickens’ childhood was much like the Cratchit family. He was the second of eight children, and his parents had only a modest income. Though the Dickens’ circumstances weren’t as dire as the Cratchits’, they were always financially poor. Dickens’ father even served time in Marshalsea Prison, a debtors’ prison, for owing £40 to a local baker. He was confined for three months before settling his debts.

It is thought that Dickens’s nephew — who, like Tim, suffered from health problems and died prematurely at age 9 — inspired the spirit of the character. Researchers agree that Tiny Tim suffers from one of the common medical conditions that plagued the poor of the time. Conditions include tuberculosis, Pott’s disease, rickets and renal tuberculosis acidosis. These conditions were treatable so long as the patient’s family could afford it and were only fatal if left alone.

Dickens wrote heavily about the conflict between financial need and familial relationships in Victorian-era England, occasionally writing to instigate social change. He had originally

continued on page 30



wanted to write a pamphlet called, “An Appeal to the People of England on behalf of the Poor Man’s Child,” as a means of addressing the issues of the poor and of child labor. Instead, he decided to use the lens of a fictional story — A Christmas Carol — to comment on the crisis.

At the time of A Christmas Carol’s publication, many people were somewhat confused by Scrooge gifting the Cratchits a turkey at the end. A goose was the traditional English holiday meal. Goose was the affordable meal option for middle- and lower-class families, as turkeys had typically only been served by high society. Many scholars believe Dickens’ choice of having Scrooge opt for turkey shows how eager he is to treat the Cratchit family to grand holiday feast.

Charity plays a significant role in A Christmas Carol, as Scrooge comes to realize the importance of looking out for his fellow man by the story’s end. Dickens was a lifelong philanthropist and dedicated much of his literary work (as well as journalistic appeals to society at large) to drawing attention to what he felt was a duty to give back to those who have little. As a result of his influence and the publication of A Christmas Carol in 1843, British newspapers reported a considerable spike in charitable donations in 1844. Members of the wealthy class (particularly the industrial revolution’s “nouveau riche” class) dramatically increased their charitable giving efforts after being inspired by the holiday tale.

Fun Facts & Trivia

- The artificial Christmas tree originated in Germany and was originally made of metal wire and decorated with goose, turkey, ostrich or swan feather. The feathers were often dyed green to imitate pine needles
- Edsel Ford, further president of Ford Motor Company, wrote the following letter to Santa from Detroit, Michigan: "Dear Santa Claus, I Haven’t had any Christmas tree in 4 years and I have broken my trimmings and I want a pair of roller skates and a book I can’t think of anything more. I want you to think of something more. Good by." - Edsel Ford
- The first eggnog made in the US was consumed in 1607 in a Jamestown settlement according to reports by Captain John Smith.
- In the 16th century, Martin Luther was said to have decorated a small Christmas tree with candles to show his children how stars twinkled through the dark night.



Where did the tradition of hanging stockings originate?

The tradition of hanging stockings varies from country to country. Generally, it is believed that the night before Christmas, the stockings were hung over the fireplace to dry. At some point during the night, St. Nicholas, in his trek down the chimney or his passing over the home, lost some gold coins or small presents down the chimney, and the gifts landed in the stockings, only to be found to the sheer





delight of the stockings' owners in the morning. To this day, children all over the world leave shoes or stockings by the fireplace or door, hoping to find special treats when they wake up in the morning.

Where did mistletoe come from?

Mistletoe has long been held sacred by ancient civilizations: The Druids would cut mistletoe from an oak tree with a golden sickle; the branches had to be caught before they touched the ground to preserve their sanctity. The branches were then divided into sprigs and hung over doorways as protection against evil. It was also believed that a sprig of mistletoe placed in a baby's cradle would protect the child from goblins, or that giving a sprig to the first cow calving would protect the entire herd. Mistletoe is also seen as a symbol of peace and joy. During the time of the Druids, whenever enemies met under the mistletoe in the forest, they had to lay down their arms and observe a truce. The custom of hanging a ball of mistletoe from the ceiling and exchanging a kiss as a sign of friendship, goodwill, or even love, is said to have originated from that tradition.



How did Candy Canes come to be so popular?

During the 17th century, throughout Europe, religious ceremonies were held in honor of the Christmas holiday at the living creche, or the Nativity scene. It is said that at the urging of the choirmaster at the Cologne Cathedral in Germany, craftsmen created white sticks of candy shaped like shepherd's crooks to be given to children to keep them quiet during the ceremony. During the mid-1800s, a man in Ohio used these "hooks" of candy cane to decorate his tree and as a means to entertain his young nieces and nephews. Many who saw his decorations went home to experiment with canes of their own, and their popularity grew. Nearly a half century later, red stripes were added to the normally white canes of sugar, and the candy cane as we know it today was born!



Meaning of the Candy Cane

Many years ago, a candy maker wanted to make a candy that would symbolize the meaning of Christmas...Jesus.

The hard candy was shaped like a J to represent Jesus as a rock of all ages. The white was made to represent the pureness of Jesus. The red represents the blood that Jesus shed to save us from our sins.

Next time you see a candy cane, hopefully you will take a minute and remember the real meaning of Christmas.



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The 12 Nights of Christmas.

for the Scrooge in Thee

Chorus: The first thing at Christmas that's such a pain to me Is

ONE: Finding a Christmas tree.

TWO

The second thing at Christmas that's such a pain to me is my

[Husband]: Rigging up the lights,

Chorus: And finding a Christmas tree.

THREE

The third thing at Christmas that's such a pain to me:

[Inebriated man]: Hangovers,

2: Rigging up the lights,

Chorus: And finding a Christmas tree.

FOUR

The fourth thing at Christmas that's such a pain to me:

[Frustrated man]: Sending Christmas cards,

3: Hangovers,

2: Rigging up the lights,

Chorus: And finding a Christmas tree.

FIVE

The fifth thing at Christmas that's such a pain to me:

Chorus: F i v e m o n t h s o f b i l l s,

4: Sending Christmas cards,

3: Hangovers,

2: Rigging up the lights,

Chorus: And finding a Christmas tree.

SIX

The sixth thing at Christmas that's such a pain to me:

[Frustrated wife]: Facing my in-laws,

Chorus: F i v e m o n t h s o f b i l l s,

4: Oh, I hate those Christmas cards,

3: Hangovers,

2: Rigging up these lights,

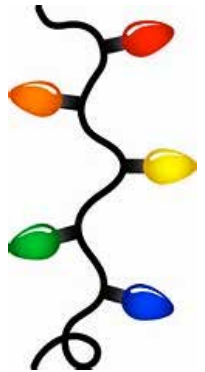
Chorus: And finding a Christmas tree.

SEVEN

The seventh thing at Christmas that's such a pain to me:

[Angry man]: The Salvation Army,

6: Facing my in-laws,





Chorus: F i v e m o n t h s o f b i l l s,
4: Sending Christmas cards,
3: Oh, Jeez!

2: I'm trying to rig up these lights!
Chorus: And finding a Christmas tree.



EIGHT

The eighth thing at Christmas that's such a pain to me:
[Loud kid]: I WANNA TRANSFORMER FOR CHRISTMAS!

7: Charities

6: And what do you mean, "your in-laws"?!

Chorus: F i v e m o n t h s o f b i l l s,

4: Oh, making out these cards,

3: Edith, get me a beer, huh?

2: What? We have no extension cords?!?

Chorus: And finding a Christmas tree.

NINE

The ninth thing at Christmas that's such a pain to me:
[Another frustrated man]: No parking spaces, 8: DADDY, I WANT SOME
CANDY!!

7: Donations!

6: Facing my in-laws,

Chorus: F i v e m o n t h s o f b i l l s,

4: Writing out those Christmas cards,

3: Hangovers,

2: Now why the hell are they blinking?!?

Chorus: And finding a Christmas tree.

TEN

The tenth thing at Christmas that's such a pain to me:
[Toy-commercial voice]: "Batteries not included",

9: No parking spaces,

8: BUY ME SOMETHIN'!!!!

7: Get a job, ya bum!!!

6: (sobbing) Oh, facing my in-laws,

Chorus: F i v e m o n t h s o f b i l l s,

4: Yo, ho! Sending Christmas cards,

3: Oh, Jeez, look at this!

2: One light goes out, they ALL go out!!!

Chorus: And finding a Christmas tree.



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8

ELEVEN

The eleventh thing at Christmas that's such a pain to me:

[TV Critic]: Stale TV specials,

10: "Batteries not included",

9: No parking spaces,

8: I GOTTA GO TO THE BATHROOM!!!!

7: Charities!!

6: (sobbing) She's a witch! I hate her!

Chorus: F i v e m o n t h s o f b i l l s,

4: Oh, I don't even KNOW half these people!

3: Oh, who's got the toilet paper?

2: Get a flashlight!! I blew a fuse!!!

Chorus: And finding a Christmas tree.

TWELVE

The twelfth thing at Christmas that's such a pain to me:

[A few guys]: Singing Christmas Carols,

11: Stale TV specials,

10: "Batteries not included",

9: No parking?

8: WAAAAAAH!!!! WAAAAAAH!!!!

7: Charities!

6: Gotta make 'em dinner!

Chorus: F i v e m o n t h s o f b i l l s,

4: I'm not sending them this year, that's it!

3: Shut up, you!

2: FINE!! If you're so smart, YOU RIG UP THE LIGHTS!!!!

Chorus: And finding a Christmas tree.





13 ★ 9

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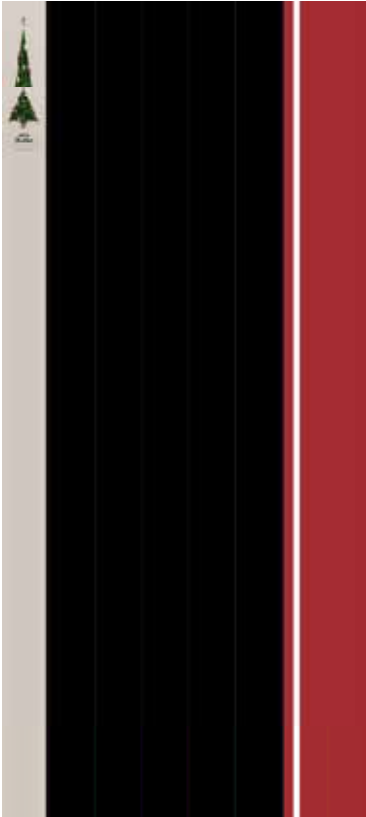
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		9				2		5
							9	4
3			7			6		
	8	4		3				
		3	2	7	4			
					8		7	
			1	8	5	9		
					6	5		
6							1	



6	5	2	9	4	7	3	1	8
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9	2	6	5	1	8	4	7	3
5	1	3	2	7	4	8	6	9
7	8	4	6	3	9	1	5	2
3	4	5	7	9	2	6	8	1
2	6	1	8	5	3	7	9	4
8	7	9	4	6	1	2	3	5

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OTHER	Lake Seminole Resort Christmas Craft Show and Flea Market. On Saturday, December 6th, 9:00am - 1:00pm. Located at 10245 110th Ave. N. Largo, Florida	
Sell Rickey's Jerky! Join our team—locally or see the country. Full time or part time. Have fun while you cover your expenses or make some money! We're hiring now through the end of the year! Contact Ryan: Info@RickeysJerky.com or 503-475-5613 https://rickeysjerky.com/pages/opportunities has more info.	Ranch Mobile Park, Park-Wide Yard Sale , Saturday, December 6, 2025, 8:00am -2:00pm at: 6800 - 150th Ave. N., Clearwater, (Largo).	
	CRAFT FAIR Saturday December 6th 8:00 am - 2:00 pm. East Bay Oaks Clubhouse 601 Starkey Road, Largo	
	Annual Carport & Craft sale, Lincolnshire Estates: 1071 Donegan Rd., Largo FL 33771. Saturday December 6th 8AM to 1PM. Over 50 homes: housewares, arts & crafts, clothes, furniture, tools, and lots more. Maps available at entrances.	
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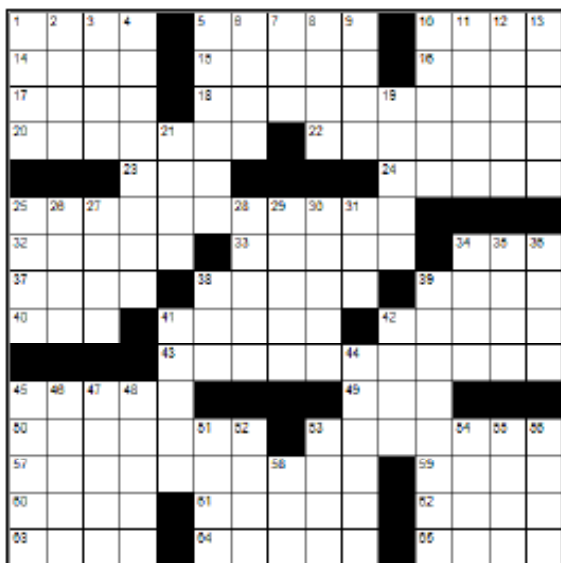

JANUARY AD DEADLINE - DECEMBER 5, 2025

Advertise BUY, SELL, TRADE ITEMS by sending copy & check to Monthly Media at 220 Bahama St, Venice, FL 34285. Ads over 10 words must be accompanied by \$.80 per extra word or publisher will edit. Each new word indicated by a space, numbers included. No mobile home sales, no professional products or services. Envelope must be postmarked by 10th of the month to meet deadline. **SORRY: No ads accepted by phone or email.**



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1. On-line journal
5. Rhinoceros
10. Gangs
14. Former Italian currency
15. A red fluorescent dye
16. Send forth
17. A Freudian stage
18. Totally
20. Vixen
22. Hypodermic
23. L
24. Donkeys
25. Class chums
32. Held on tightly
33. Japanese cartoon art
34. Beer
37. Not yours
38. Inscribed pillar
39. Make unclear
40. Damp
41. Villain
42. Communion table
43. Self-restraining
45. A long-legged S. American bird
49. Dawn goddess
50. Windfall
53. Detective (slang)
57. Noble
59. Greek cheese
60. Actors in a show
61. Give a speech
62. Relating to urine
63. Beers
64. Waste conduit
65. Lake (Scottish)



DOWN

- | | | |
|--------------------------------|--------------------------|-------------------------|
| 1. Ho-hum | 19. Delete | 41. Lose consciousness |
| 2. Connects two points | 21. Blockage | 42. "Smallest" particle |
| 3. By mouth | 25. Flat-bottomed boat | 44. Spay |
| 4. Square-rigged sailing ships | 26. Hint | 45. Hemp |
| 5. Summon to return | 27. Offended | 46. Small goat antelope |
| 6. Owl sound | 28. Married partners | 47. Licoricelike flavor |
| 7. Belief | 29. Concerning (archaic) | 48. Sail supports |
| 8. Bites | 30. Diacritical mark | 51. Animal menageries |
| 9. Unique | 31. An uncle | 52. Unit of land |
| 10. Anagram of "Smite" | 34. Countertenor | 53. Way in |
| 11. Portents | 35. Hawaiian feast | 54. Protagonist |
| 12. Cause to leak | 36. Makes a mistake | 55. Ear-related |
| 13. Infections of the eye | 38. Bro or sis | 56. Every single one |
| | 39. Happy | 58. Uncooked |





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- Every month we draw new tickets for **CASH PRIZES** and mail winners a check! **Every month is a new chance to win!**



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Bill Hall.....	\$10.00.....	Air Masters of Pinellas
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Joan Athey.....	\$10.00.....	Battleline Pest Control

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Cheryl Seddan.....	\$10.00.....	FL Termite & Pest Experts
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• Limit of one ticket per visit • Advertiser may have up to 5 winners per month • Advertiser must have bill paid current to qualify • Allow 8-12 weeks for mailing of check • No purchase necessary • Contest void where prohibited by law • Tickets available at participating Monthly Media advertisers •



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Pinellas County Sheriff’s Department	582-6200

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Largo Public Library (120 Central Park Dr	587-6715
Senior Citizen Service’s.....	727-576-1533
Largo/Mid-Pinellas Chamber of Commerce.....	584-2321
Social Security Administration	1-800-772-1213
VA Regional Office Benefits Information & Assistance	727-464-8400

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10,000 Bay Pines Blvd., St. Petersburg 33708	
Largo Medical Center	588-5200
201 – 14th Street S.W., Largo 33770	
Largo Medical Center – Indian Rocks	581-9474 2025
Indian Rocks Road, Largo 33774	
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